

Information to identify the case:

Debtor 1	<u>Leonard R Pohl</u>	Social Security number or ITIN	xxx-xx-8590
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dorothy I Pohl</u>	Social Security number or ITIN	xxx-xx-1199
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-70252-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Leonard R Pohl

Dorothy I Pohl

11/28/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Leonard R Pohl
Dorothy I Pohl
Debtors

Case No. 20-70252-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Nov 28, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Leonard R Pohl, Dorothy I Pohl, 258 Southmont Boulevard, Johnstown, PA 15905-2831
15243957	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 29 2023 05:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 29 2023 00:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 29 2023 05:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 29 2023 00:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Nov 29 2023 05:15:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 29 2023 00:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15243950	+ Email/Text: backoffice@affirm.com	Nov 29 2023 00:38:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
15243951	+ EDI: BANKAMER	Nov 29 2023 05:15:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15263802	+ EDI: BANKAMER2	Nov 29 2023 05:15:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15243952	+ EDI: CAPITALONE.COM	Nov 29 2023 05:15:00	Capital One - WalMart, P.O. Box 71087, Charlotte, NC 28272-1087
15251778	EDI: CAPITALONE.COM	Nov 29 2023 05:15:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15243953	+ EDI: CAPITALONE.COM	Nov 29 2023 05:15:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15243954	+ EDI: CITICORP		

District/off: 0315-7

User: auto

Page 2 of 3

Date Rcvd: Nov 28, 2023

Form ID: 3180W

Total Noticed: 32

		Nov 29 2023 05:15:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15243955	+ EDI: WFNNB.COM	Nov 29 2023 05:15:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
15246375	EDI: DISCOVER	Nov 29 2023 05:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15243956	+ EDI: DISCOVER	Nov 29 2023 05:15:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15269229	^ MEBN	Nov 29 2023 00:24:01	HSBC Bank USA, N. A., 2929 Walden Ave C9, Attn:Business Services, Depew, NY 14043-2690
15243958	+ EDI: HFC.COM	Nov 29 2023 05:15:00	Hsbc Bank, Po Box 2013, Buffalo, NY 14240-2013
15243959	EDI: JPMORGANCHASE	Nov 29 2023 05:15:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15250814	+ Email/Text: RASEBN@raslg.com	Nov 29 2023 00:35:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15265166	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Nov 29 2023 00:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15268438	Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2023 00:48:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15270596	EDI: PRA.COM	Nov 29 2023 05:15:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15243960	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 29 2023 00:38:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15256884	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 29 2023 00:38:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15243961	+ EDI: SYNC	Nov 29 2023 05:15:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15243962	+ EDI: SYNC	Nov 29 2023 05:15:00	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
15244679	+ EDI: SYNC	Nov 29 2023 05:15:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15261363	EDI: USBANKARS.COM	Nov 29 2023 05:15:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
15243963	EDI: USBANKARS.COM	Nov 29 2023 05:15:00	Us Bank, Cb Disputes, Saint Louis, MO 63166
15243964	+ EDI: USAA.COM	Nov 29 2023 05:15:00	Usaa Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600
15266908	EDI: AIS.COM	Nov 29 2023 05:15:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		QUICKEN LOANS, INC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

District/off: 0315-7

User: auto

Page 3 of 3

Date Rcvd: Nov 28, 2023

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TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor QUICKEN LOANS INC bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Leonard R Pohl thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Dorothy I Pohl thedebterasers@aol.com
Maria Miksich	on behalf of Creditor QUICKEN LOANS INC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9